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Patent Application  
U.S. Application No.: 10/022,438  
Attorney Docket No.: 52493.000230

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 10/022,438 Confirmation No.: 5099  
Applicant : Allison Stoltz et al.  
Filed : December 20, 2001  
Title : SYSTEM AND METHOD FOR RISK ASSESSMENT  
TC/Art Unit : 3623  
Examiner: : Beth VAN DOREN  
  
Docket No. : 52493.000230  
Customer No. : 21967

**AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated May 23, 2007, please amend the above-identified patent application as follows:

**Amendments to the claims begin on page 2.**

**Remarks begin on page 7.**